

Candy Jones
Monroe Medical Clinic Pharmacy
100 S 2nd St
Monroe, LA 71201-8565

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

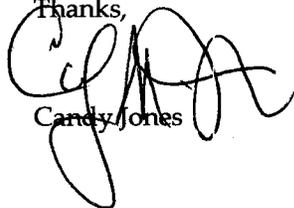
Dear Secretary Johnson:

While I understand that banks have to make money, the fees that they charge to small retailers to accept debit cards are out of control. I hate having to pay to accept cards, but since about half my customers use bank cards to pay for their purchases, I have the potential to lose a lot of customers if I do not accept them. The financial reform that sets a limit on transaction fees will certainly help reduce my costs while still allowing banks to recoup their costs.

I bought this pharmacy eight years ago after working here for several years. There are three other employees, and right now the economy is really taking a toll on the business. We pay several hundred dollars in transaction fees every month, and the savings this limit would give us might give us some breathing room. Eventually, I might be able to invest money back in the business by adding products or even adding a drive-thru window.

This financial reform bill is finally going to do something to get the banks back in control. As a small business owner, I appreciate that something is finally being done. Please keep this bill strong and do not allow the bank lobbyists to take the teeth out of the bill.

Thanks,



Candy Jones